

The Contribution and Challenges Faced by Private Developers in Addressing the
Housing Deficit in Ghana

EBENEZER AFRANE

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Faculty of Geoinformation and Real Estate
Universiti Teknologi Malaysia

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To my lovely wife Emily Afrane
and my children Freduah Agyemang Afrane,
Aseda Naana Sarpong Afrane and
Nkunim Maame Afia Boakyewaah Afrane
for their patients and understanding when
I decided to embark on further studies far away from them
A special appreciation to my in-laws for
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ABSTRACT

The importance of housing in the economic and social development of a nation cannot be over emphasised. Housing is the key element in the generation of economic growth and development. The state of housing has had strong positive impact on the growth and development of society. Ghana has suffered for many years in trying to solve the housing situation. The inability of governments to resolve the housing challenges has resulted in a housing deficit of well over one million houses. By this reason the private developers have been sought to supplement the provision of housing to address the situation. However, the development of houses by private developers has been limited by number of challenges and these have affected their performances in the housing industry. Therefore, it was against this background the study was carried out to examine the contribution and challenges of private developers in addressing the housing deficit in Ghana. The study employed questionnaire survey and purposive sampling technique. The data were analyzed using Average Mean Score, Cross-tabulation and Frequency analysis. The findings from the study revealed that; consistent change of government, inadequate mortgage finance, defective land tenure system and among others are the major factors influencing housing deficit in Ghana. Whilst high cost of land, delay in obtaining building permit and lack of mortgage finance are also the major challenges hindering the performance of private developers in addressing the housing deficit in Ghana. Hence Government provision of land from the land banks, streamlining the land tenure system by proper implementation of Land Administration Project (LAP), assisting the developers to access mortgage loan at low rate and speeding up the process of obtaining building permit are recommended to help address the housing deficit in Ghana.

ABSTRAK

Kepentingan perumahan dalam pembangunan ekonomi dan sosial bangsa perlu diberi penekanan. Perumahan adalah elemen utama dalam perkembangan dan pembangunan ekonomi negara. Keadaan perumahan telah memberi kesan positif kepada pertumbuhan dan pembangunan masyarakat. Ghana telah lama mengalami banyak masalah berkaitan perumahan dalam usaha menyelesaikannya. Ketidakmampuan kerajaan untuk menyelesaikan masalah perumahan telah menyebabkan penawaran perumahan defisit sebanyak satu juta. Oleh ini, pemaju swasta telah diminta untuk menambah penyediaan perumahan untuk menangani masalah yang berlaku. Walau bagaimanapun, pembangunan perumahan oleh pemaju swasta telah dihadkan dan ini telah menjejaskan prestasi mereka dalam industri perumahan. Oleh itu, objektif kajian ini dijalankan adalah untuk mengkaji sumbangan dan cabaran pemaju swasta dalam menangani defisit perumahan di Ghana. Kajian ini menggunakan borang soal selidik dan teknik persampelan bertujuan. Data dianalisis dengan menggunakan Purata Skor Min, Cross-tabulation dan Analisis Frekuensi. Hasil kajian menunjukkan bahawa; perubahan kerajaan yang berterusan, kewangan gadai janji yang tidak mencukupi, sistem pemegangan tanah yang tidak berfungsi dengan baik adalah faktor utama yang mempengaruhi defisit perumahan di Ghana. Walaupun kos tanah yang tinggi, kelewatan dalam memperolehi permit bangunan dan kekurangan kewangan gadai janji juga merupakan cabaran utama yang menghalang prestasi pemaju swasta dalam menangani defisit perumahan di Ghana. Oleh itu peruntukan kerajaan berkaitan tanah dari bank tanah, memperkemas sistem pemegangan tanah melalui pelaksanaan Pentadbiran Projek Tanah (LAP) yang betul, membantu pemaju untuk mengakses pinjaman gadai janji pada kadar yang rendah dan mempercepatkan proses mendapatkan permit bangunan adalah dicadangkan untuk membantu menangani defisit perumahan di Ghana.

TABLE OF CONTENTS

CHAPTER	TITLE	PAGE
	TITLE PAGE	i
	DECLARATION	ii
	DEDICATION	iii
	ACKNOWLEDGEMENT	iv
	ABSTRACT	v
	ABSTRAK	vi
	TABLE OF CONTENTS	vii
	LIST OF TABLES	xiii
	LIST OF FIGURES	xv
	LIST OF APPENDICES	xvi
	LIST OF ABBREVIATIONS	xviii
1	INTRODUCTION	
	1.1 Background of the Study	1
	1.2 Problem statement	3
	1.3 Research question	5
	1.4 Research objectives	5
	1.5 Significance of the study	6
	1.6 Scope of study	6
	1.7 Choice of study area	7
	1.8 Limitation of the study	7
	1.9 Organization of the study	8
	1.10 Methodology of the Study	9

2 HOUSING POLICY AND FACTORS INFLUENCING HOUSING DEFICIT IN GHANA

2.1	Introduction	11
2.2	Housing Deficit in Ghana	11
2.2.1	Factors Influencing Housing in Ghana	12
2.2.1.1	Political Instability and Consistent Change of Government	12
2.2.1.2	Rural-Urban Migration	13
2.2.1.3	Population Growth and Urbanisation	14
2.2.1.4	Inadequate Mortgage Finance	14
2.2.1.5	High Cost of Land	16
2.2.1.6	Defective Land Tenure System	16
2.2.1.7	High Cost of Building Materials	16
2.2.1.8	Lack of Infrastructure and Utility Services	17
2.3	Housing Policies and Programmes in Ghana	17
2.3.1	Housing Policy by Gordon Guggisberg	18
2.3.2	Housing Policy by Alan Burns	19
2.3.3	Housing Policy by Kwame Nkrumah	19
2.3.4	Housing Policy by Ankrah	21
2.3.5	Housing Policy by Kofi Afrifa Busia	21
2.3.6	Housing Programme by I.K. Acheampong	22
2.3.7	Housing Programme by Hila Liman	22
2.3.8	Housing Policy by Rawlings	23
2.3.9	Housing Programme by John Kufour	24
2.4	Housing Delivery	25
2.4.1	Housing Delivery in Malaysia	25
2.4.2	Housing Delivery in Singapore	26
2.4.3	Housing Delivery in South Korea	28
2.4.4	Housing Delivery in Ghana	29
2.5	Private Developers in Housing Delivery in Ghana	31
2.6	Conclusion	33

3	BACKGROUND TO STUDY AREA AND GHANA REAL ESTATE DEVELOPERS ASSOCIATION (GREDA)	
3.1	Introduction	34
3.2	General Background of Ghana	34
3.3	Background of Accra	37
3.3.1	Housing Condition in Accra	38
3.3.2	House Prices in Accra	38
3.5	Background of Ghana Real Estate Developers Association (GREDA)	39
4	RESEARCH METHODOLOGY	
4.1	Introduction	40
4.2	Sources of Data Collection	40
4.3	Case Study Approach	41
4.4	Population of the study	41
4.5	Sample size of the study	41
4.6	Sampling Technique	42
4.7	Data Collection Instrument	42
4.8	Response Rate for the Study	43
4.9	Data Analysis Method	43
4.10	Conclusion	45
5	ANALYSIS ON FACTORS INFLUENCING HOUSING DEFICIT IN GHANA	
5.1	Introduction	46
5.2	Analysis on General Information on Ghana Real Estate Developers Association (GREDA)	46
5.2.1	Number of Years of Membership with GREDA	47
5.2.2	Membership Benefits from GREDA	49
5.2.3	Members Satisfaction with Performance of GREDA	50
5.2.4	Constraints Hindering the Performance of GREDA in Housing Industry	51
5.3	Effect of Housing Deficit and Performance of Successive Governments	52

5.3.1	Housing Deficit in Ghana	52
5.3.2	Effect of Housing Deficit in Ghana	53
5.3.3	Effect of Inadequate Housing on People and Productivity	55
5.3.4	The performance of Successive governments in Housing Industry	56
5.3.5	Housing Policy in Ghana	57
5.3.6	Suggested Solutions in Addressing Housing Situation in Ghana	58
5.4	Major Factors Influencing Housing Deficit in Ghana	59
5.4.1	Correlation between Consistent Change of Government and Housing Deficit	61
5.4.2	Correlation between Rural-Urban Migration and Housing Deficit	62
5.4.3	Correlation between High Population Growth and Housing Deficit	63
5.4.4	Correlation between Inadequate Mortgage Finance and Housing Deficit	64
5.4.5	Correlation between Cost of Land and Housing Deficit	66
5.4.6	Correlation between Defective Land Tenure System and Housing Deficit	67
5.4.7	Correlation between Lack of Infrastructure and Provision of Utilities and Housing Deficit	68
5.4.8	Correlation Analysis between the Major Factors Influencing Housing Deficit	70
5.5	Contribution and Challenges of Private Developers in Housing Delivery	72
5.5.1	Contribution of Private Developer's to Ghana's Housing Delivery	73
5.5.1.1	Types of Houses Develop by Private Developers	73
5.5.1.2	Housing Production by Private Developers	74
5.5.1.3	House Prices	76
5.5.2	Challenges Faced by Private Developer's in the Housing Industry	77
5.5.3	Performance of Private Developers in Housing Industry	

5.6	Government Supports to Private Developers in the Housing Industry	79
5.6.1	Correlation between Incentives and Housing Challenges	79
5.6.2	Effectiveness of Government Support to Private Developers in Housing Delivery	80
5.6.3	Suggestions to Strengthen the Real Estate Industry	81
5.7	Conclusion	83

6 FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

6.1	Introduction	84
6.2	Findings	85
6.2.1	To Identify the Major Factors Influencing Housing Deficit in Ghana	85
6.2.1.1	Rural-Urban Migration	85
6.2.1.2	Inadequate Mortgage Finance	86
6.2.1.3	High Cost of Land	87
6.2.1.4	Defective Land Tenure System	88
6.2.1.5	Lack of Infrastructure and Provision of Utility Services	88
6.2.2	To Determine the Contributions and Challenges Facing Private Developers in Housing Industry	89
6.2.2.1	High Cost of Land	90
6.2.2.2	Inadequate Mortgage Finance	90
6.2.2.3	Delay in Obtaining Building Permit	91
6.2.2.4	Defective Land Tenure System	91
6.2.2.5	High Cost of Building Materials	91
6.2.3	To Find Out How Effective is Government Support to the Developers in Overcoming the Challenges Confronting them in the Housing Industry	92
6.3	Recommendations for Future Study	93
6.4	Conclusions	93

REFERENCES	95
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APPENDICES	101
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LIST OF TABLES

TABLE NO.	TITLE	PAGE
Table 2.1	Estimated Housing Stock and Deficit in Ghana	12
Table 2.4	Estimated Housing Stock and Yearly Requirement	31
Table 3.1	House Prices in Accra	39
Table 5.1	Number of Years of Membership with GREDA	47
Table 5.2	Benefits Members Derived from GREDA	49
Table 5.3	Members Satisfaction with Performance of GREDA	50
Table 5.4	Constraints Hindering the Performance of GREDA In the Housing Industry	51
Table 5.5	Housing Deficit in Ghana	53
Table 5.6	Effect of Housing Deficit in Ghana	54
Table 5.7	Effect of Inadequate Housing on People and Productivity	55
Table 5.8	Performance of Successive Governments in Housing Industry	56
Table 5.9	Housing Policy in Ghana	57
Table 5.10	Suggested Solutions in Addressing Housing Situation	58
Table 5.11	Average Mean Score of Major of Factors Influencing Housing Deficit	60
Table 5.12	Significant Relationship between Factors Influencing Housing Deficit	61
Table 5.13	Consistent Change of Government and Housing Deficit	62
Table 5.14	Rural-Urban Migration and Housing Deficit	63
Table 5.15	High Population Growth and Housing Deficit	64
Table 5.16	Inadequate Mortgage Finance and Housing Deficit	65
Table 5.17	Cost of Land and Housing Deficit	66
Table 5.18	Defective Land Tenure System and Housing Deficit	67

Table 5.19	Lack of Infrastructure/Provision of Utilities and Housing Deficit	68
Table 5.20	Correlation Analysis between Major Factors Influencing Housing Deficit	70
Table 5.21	Types of Houses Developed by Real Estate Developers	73
Table 5.22	Number of Houses Produced for the Last 5years	74
Table 5.23	Number of Houses Produced Annually	75
Table 5.24	House Prices	76
Table 5.25	Challenges Encounter in Housing Industry	77
Table 5.26	Some of the Challenges Encounter in Housing Industry	78
Table 5.27	Performance of Private Developers in Housing Delivery	79
Table 5.28	Correlation between Incentives and Housing Challenges	80
Table 5.29	Effectiveness of Government Support to Private Developers	81
Table 5.30	Suggestions to Strengthen the Real Estate Industry	82

LIST OF FIGURES

FIGURE NO	TITLE	PAGE
Figure 1.1	Flow Chart of Methodology	9
Figure 3.1	Map of Ghana	36
Figure 3.2	Map of Accra	37
Figure 4.1	Calculation of Sample Size	43
Figure 5.1	The Number of Years of Membership with GREDA	48
Figure 5.2	Effect of Housing Deficit in Ghana	54

LIST OF APPENDICES

APPENDIX	TITLE	PAGE
Appendix 1	Abandoned of Housing Projects	95
Appendix 2	Slums in Some Parts of the Accra	102
Appendix 3	Sample of Questionnaire	103

LIST OF ABBREVIATIONS

CDD	Centre for Democratic Development
CHF	Cooperative Housing Foundation
GREDA	Ghana Real Estate Developers Association
GoG	Government of Ghana
IEA	Institute of Economic Affairs
IMF	International Monetary Fund
MWRWH	Ministry of Water Resources, Works and Housing

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

It is well known that shelter is one of the basic needs of human survival in addition to food and clothing. Therefore, for any developing country the provision of shelter is of paramount importance to low- and moderate-income households (Ametefe et'al, 2011). Hence, the importance of housing to individual lives, community living and society as suggested by UN-Habitat (2011) cannot be over-estimated. This made Ebie (2009) concluded that, housing is the most important of all rights because of its importance attach to provision and coupled with the fact that housing in all its ramifications is more than mere shelter since it embraces all social services and utilities that go to make a community or neighbourhood a liveable environment.

Having identified housing as very important sub-sector of the economy and a critical factor in tackling poverty, social stabilization and economic growth, many governments over the world have been committed in improving housing situations of their countries which Ghana is no exception (GoG/MWRWH, 2012).

Unfortunately, the gap between intentions and achievements is wide both in the rural and urban settings (UN-Habitat, 2010). Now the country is faced with a housing deficit of well over one million houses (GoG/MWRWH, 2012) and this figure keeps compounding annually due to government inability through its appropriate ministry/department to develop schemes to meet the housing needs of the people (Mahama and Antwi, 2006; Sasu 2008).

Currently, the concern of housing programme trend in the new era is significantly important. As Ogu & Ogbuozobe (2001) opined that, many African countries had incurred a huge sum of dollars in an attempt to implement public housing programme to solve the acute shortage of housing, but all of these have been proven futile. Ogu & Ogbuozobe (2001) further stated that, a change from public provision to enabling strategies for private housing development may not miraculously solve every housing problem in the country, but then it has the potential to make a huge contribution towards the alleviation of housing deficit situations.

This according to Nugent (2004), when Ghana embarked on the World Bank/IMF supported Economic Recovery Programme (ERP) and Structural Adjustment Programme (SAP) to restore macro-economic stability and growth in 1983, the government was advised to withdraw from various sectors of the economic. In line with the economic policy of the time, government housing policy took a dramatic departure from that of the proceeding decades – mainly geared towards facilitating and creating enable environment for private sector participation in housing delivery. This period however marked the emergence on the Ghanaian housing market of private real estate companies. The contribution of private real estate developers in recent times has been welcomed by many as they are making all effort to boost the supply of houses to meet the housing stock deficit in the country (Bank of Ghana, 2007).

1.2 Problem Statement

The severity of housing problem in Ghana had called for various governments' interventions and implementation of policies. However, the ability to meet this motive has been a tall order (Mahama and Antwi 2006). As a result, the private developers have been sought to supplement the provision of housing via an emerging real estate construction industry (Business World Ghana, 2012). However, the development of houses by private estate developers has been limited by number of challenges and these have affected their performances in the housing industry.

According to Daily Graphic (2012), one of the problems facing the industry has been identified as high cost of urban residential land. The industry over the years has been battling with very high cost of land in the urban centres due to lack of transparency in land transaction. This according to Dr. Tweneboah, the immediate past president of GREDA who attributed the high percentage of vacant land available for development to behaviour of some traditional rulers who treat stool lands which by the constitution of Ghana are not saleable but only alienable by lease and consideration payable thereof is ground rent. He pointed out that, the law only exist in principle but not in practice because the occupier of the stool collects a freehold value for the release of land to the private developer and executes a leasehold agreement with dotted lines representing unreserved ground rent for determination by the stool land administrator who is constitutionally mandated to collect all consideration for the stool lands. Therefore, this practice amounts to a double portion for the same land thereby increasing the price of the land and there is no place where such situation is very severe than in Accra, the capital.

High cost of the land itself as suggested by Business World Ghana (2012) is said to be only one of the many problems associated with land acquisition. However, the concerns surrounding the procurement are a bigger problem for those wanting to

purchase. Ghana has a complex land tenure system. Business World Ghana (2012) further stated that, ownership is often difficult to identify, the processes are bogged down by bureaucracy and there are continuous reports of exploitation whereby people are allowed to sell lands severally (multiple sales) depriving the legitimate owners of their property. This according to UN-Habitat (2010) has resulted in multiple sales of land which has also led to many land litigation issues. The courts in Ghana now are over choked with numerous land litigations. With about 80% cases before the court are land related. Lack of secure tenure renders a large scale housing delivery system difficult if not impossible in Ghana.

Moreover, there is also a problem of high cost of funds due and non-availability of long term capital to the housing industry (Kyeremateng, 2012). This is due to the fact that, there are inadequate mortgage financing institutions in Ghana as they are commonly found in the developed countries (Bank of Ghana, 2007). They are few private commercial banks in Ghana that deals in mortgage financing. However, the costs of borrowing money from these institutions are very high and this has made it impossible for the private developers to contract loans from them. Furthermore, most of these institutions lack substantial equity capital to fund long term projects in real estate in Ghana.

Residential infrastructure has also been identified as another challenge facing the real estate developers in Ghana according to UN-Habitat (2010). As a matter of fact there are few or no existences of provisions infrastructure and services in new areas allocated for development. As a result, the private developers are expected to provide by all these services by themselves. Therefore, the costs of providing all these tend to add up to the cost of construction thereby increasing the house prices and this in a way defeat the aim of housing affordability.

Lastly, high cost of building materials has also been identified as one of the challenges militating against the private real estate developers in the housing industry. According to Danso and Manu (2013), the high-cost of building materials in Ghana, has resulted in the overall high-cost of construction. The prices of building materials keeps on increasing every day due to high taxes charged on importation of building materials. Due to this fact, the real estate industry finds it very difficult to deal with such situation because of its effects on the cost of housing construction.

1.3 Research Questions

1. What are the major factors influencing housing deficit in Ghana?
2. What are the contributions and challenges facing the private real estate developers in the housing industry?
3. How effective is government support to the developers in overcoming the challenges in the housing industry?

1.4 Research Objectives

1. To identify the major factors influencing housing deficit in Ghana.
2. To determine the contributions and challenges facing private real estate developers in the housing industry.
3. To find out how effective is government support to the developers in overcoming the challenges confronting them in the housing industry.

1.5 Significance of the Study

There have been a lot of research in the area of housing but not much have been done about private developers in the housing delivery in Ghana. It is worth noting that, currently the private developers are one of the key stakeholders in partnering the government in providing housing to many parts in the world which Ghana is no exception. The study in this case seeks to bring to bear the challenges private developers are facing in addressing the housing deficit and how government will be more proficient in supporting the private real estate developers to step up their efforts in supplying affordable housing to meet the demand of Ghanaians. By so doing it will however help in increasing the housing stock and this to some extent reduce the housing deficit which has been the major challenge confronting governments over the years. Therefore, the findings from the study will serve as a useful report to the government and also as a guideline to overcome the challenges in the housing industry.

1.6 Scope of Study

The study is limited to the contribution of private real estate developers in their attempt to increase the provision of housing in Ghana. The study further examines the problems facing the private real estate developers in the housing industry which are making it difficult to address the housing deficit. The study however covers only private developers in Accra, the capital city of Ghana.

1.7 Choice of Study Area

Ghana similar to several African countries is going through challenges in the provision of housing. Because of this, it has led to serious housing conditions in many parts of the country where rooms are overcrowded with a lot of people and there is nowhere in Ghana the housing situation is so severe than in the largest metropolis and national capital, Accra (Owusu, 2008). This is due to the facts that, high urban population and constant attention of industries and commercial activities in the capital have resulted in high pressure on the existing housing. Therefore, as a result of this severity in the capital influenced the choice of the study area.

1.8 Limitation of the study

In Ghana information's relating to housing are very scanty. However, those available are have not been updated especially with housing statistics. Therefore, making references to support the study made it difficult. Moreover, the study area was also a major limitation. This is due to the time factor the researcher could not travel to conduct the survey questionnaire but relied on research assistants for the collection of data from the respondents. As a result, personal interview with the developers which could have enriched the study was not able to carry out. However, none of these difficulties were sufficient to over-rid the significance of this study.

1.9 Organization of the study

This study is divided into six chapters. Chapter one deals with introduction and comprises with the introduction, problem statement, objective of the study, research questions, significance of the study, scope of the study, choice of the study area, limitation of the study and organization of the study.

Chapter two seeks to review certain literatures that have been dealt into on this problem of study so as to be able to make the necessary additional into the problem bare to the users of this research work. This will help in making the necessary recommendations therein.

Furthermore, chapter three focused on the research methodology used for the study. This chapter discussed the research design, research instrument, data collection, procedures and analysis for the study.

The chapter four deals with the case study area of the research and it provides a little background of socio-economic characteristics of Ghana. Moreover, it also profiled housing condition in Accra.

Again, chapter five deals with data presentation analysis and discussion from the field. This chapter is therefore the main body of the research work where the data from the field of study were analysed. Moreover, tables and diagrams were used in the assessment of the information so required.

Chapter six is the last part of the study. This deals with summary of findings, recommendations and conclusion of the study.

1.10 Methodology of the Study

The flow of the study is categorised into theories and empirical aspects. Each aspect contains several steps involved in the study process. The flow of the study is depicted on the flow chart (figure 1.1) below.

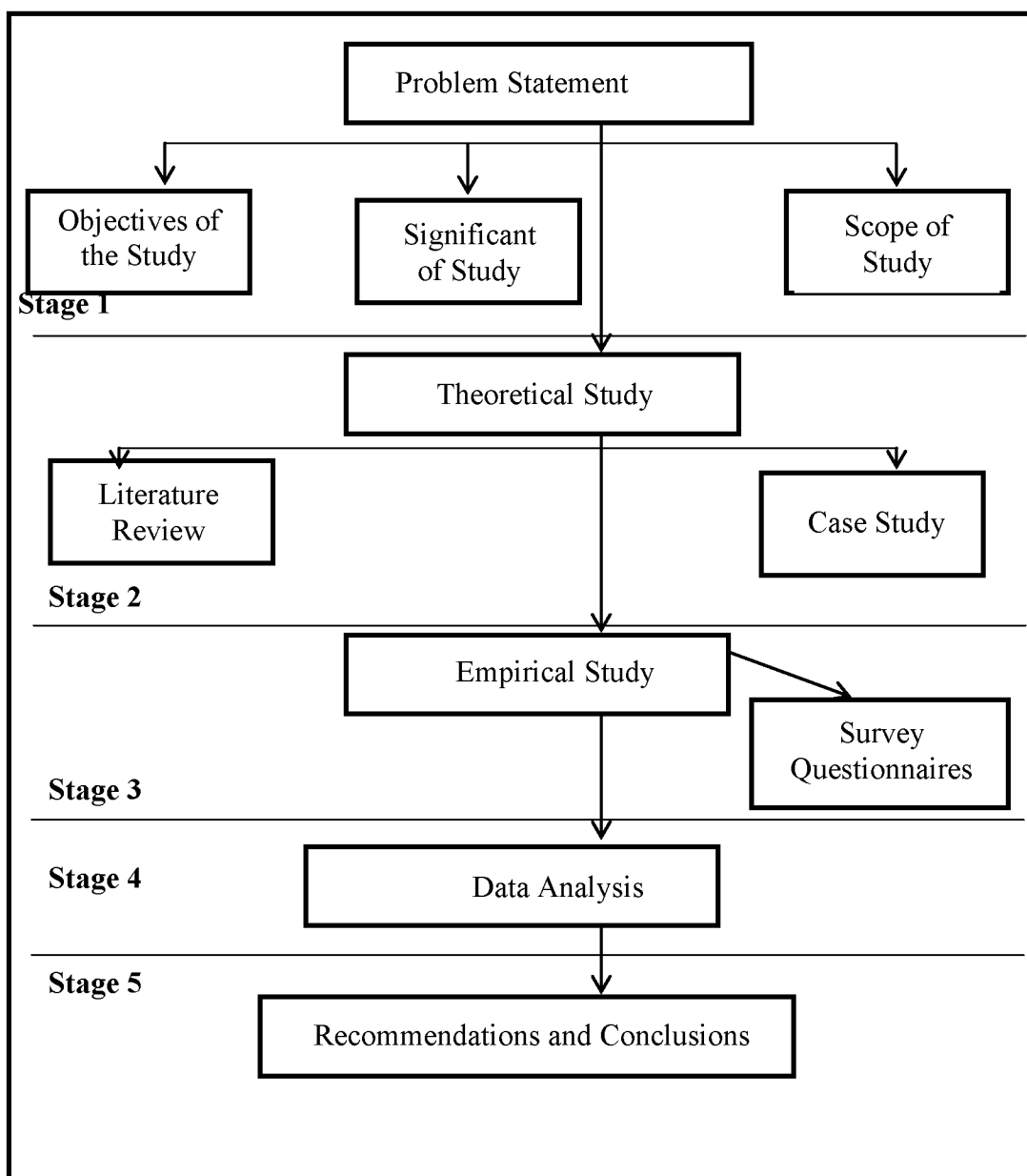


Figure 1.1: Flow Chart of the Research Methodology

Figure 1.1 above shows the various stages involve in the study and all these have been explained in detailed below.

Stage 1 is the first stage and it mainly concentrates on identifying the problem statement, the objective, significant and the scope of the study. The idea for the problem statement is to identify the challenges facing the private developers in the housing industry.

Stage 2 is the theoretical review of the study. The emphasis is on gathering theories that are relevant to the study. The focus for this step is to understand the very key issues mentioned in this study. These key issues are factors influencing housing deficit, housing delivery and private developers' contribution to production of housing.

Stage 3 involves the gathering of data to gain more understanding for this study. In order to achieve the objectives set for this study responses will be collected from private developers through survey questionnaires.

Stage 4 is where the data collected from the field of study will be analyzed. In order to achieve objective 1, Average Mean and Cross-tabulation using correlation will be used. Objective 2 will be achieved using frequency analysis and while objective 3 will be achieved through frequency analysis and Cross-tabulation using correlation.

Stage 5 is the last stage of the study. The outcome of the analysis will be used for final discussions regarding the contribution and challenges of private developers in the housing industry of Ghana. However, suggestions and recommendations will be made to help strengthen the housing industry so as to increase production of housing.

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